

**United States Bankruptcy Court**  
Eastern District of Wisconsin  
Case No. 05-45839-pp  
Chapter 7

In re:

Steven Donald Fiebelkorn  
6024 85th Street  
Pleasant Prairie, WI 53158

Social Security No.:  
xxx-xx-0110

**DISCHARGE OF DEBTOR**

It appearing that the debtor is entitled to a discharge,

**IT IS ORDERED:**

The debtor is granted a discharge under Section 727 of Title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: April 20, 2006

Pamela Pepper  
United States Bankruptcy Judge

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

## **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. [*In a case involving community property*: There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

### **Debts that are Not Discharged.**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtors;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtors have given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

Bankruptcy Noticing Center  
2525 Network Place, 3rd Floor  
Herndon, Virginia 20171-3514

# CERTIFICATE OF SERVICE

District/off: 0757-2  
Case: 05-45839

User: admin  
Form ID: bl8

Page 1 of 1  
Total Served: 28

Date Rcvd: Apr 20, 2006

The following entities were served by first class mail on Apr 22, 2006.

db +Steven Donald Fiebelkorn, 6024 85th Street, Pleasant Prairie, WI 53158-3101  
aty Robert Michelson, P.O. Box 67, Racine, WI 53401-0067  
tr +Bruce A. Lanser, Suite Mezzanine 140, 205 East Wisconsin Avenue, Milwaukee, WI 53202-4207  
ust +Office Of the U. S. Trustee, 517 East Wisconsin Ave., Room 430, Milwaukee, WI 53202-4510  
4681638 +Aurora Health Care, Acct No 550013282, P.O. Box 341700, Milwaukee, WI 53234-1700  
4706287 Barbara Vite, c/o Wis. Dept. of Workforce Development,  
Div. of Econ. sup/Bureau of Child Support, P.O. Box 07914, Milwaukee, WI 53207-0914  
4681640 +Case Law Firm SC, 400 N Broadway #402, Milwaukee, WI 53202-5864  
4681641 +Credit Clearing House, 305 W. Market Street, P.O.Box 1209, Louisville, KY 40201-1209  
4681644 +HUD USA, Acct No 7705097160, 451 7th Street SW, Washington, DC 20410-0001  
4681643 +Heller & Frisone, 33 N. LaSalle, Chicago, IL 60602-2866  
4681646 +Kenosha Hospital & Medical Center, Acct No 1996SC3194, 6308 8th Ave., Kenosha, WI 53143-5031  
4681647 +Metz Medical, Acct No 5311, 4720 Green Bay Rd, Kenosha, WI 53144-1719  
4681648 +Oliver Adjustment, 3917 - 47th Ave., Kenosha, WI 53144-1955  
4681649 +Pinnacle Financial Group, Inc., 7825 Washington Avenue South, Suite 410,  
Minneapolis, MN 55439-2411  
4681650 PrimeCo, Acct No 0002462065-0, P. O. Box 630062, Dallas, TX 75263-0062  
4681651 +Sentry Credit Inc., Acct No 49-3450-780, 2809 Grand Ave, Everett, WA 98201-3417  
4681652 State Collection Service, P.O. Box 6250, Madison, WI 53716-0250  
4681653 UHS Physicians Clinic, Acct No 96714, P.O. Box 130, Kenosha, WI 53141-0130  
4681654 +United Hospital Systems, Acct No 7272-6-00013-5, Kenosha Hospital & Medical Center,  
6308 - 8th Avenue, Kenosha, WI 53143-5031  
4681655 +Village of West Milwaukee, Acct No 93-3668, 4755 W. Beloit Rd, Milwaukee, WI 53214-3517  
4681656 WE Energies, Acct No 2000SC25, Attn: Elaine, 333 W. Everett St., Room A130,  
Milwaukee, WI 53203  
4681659 Wisconsin Dept. Workforce Development, Div. of Econ. Sup./Bur. of Child Support,  
P.O. Box 07914, Milwaukee, WI 53207-0914  
4681657 Wisconsin Dept. of Revenue, Attn: James Polkowski, P.O. Box 8901, Madison, WI 53708-8901  
4681658 Wisconsin Dept. of Workforce Development, Div. of Econ. Sup/Bureau of Child Suppot,  
P.O. Box 07914, Milwaukee, WI 53207-0914  
4681660 Wisconsin Heart & Vascular, P.O. Box 1408, Racine, WI 53401-1408

The following entities were served by electronic transmission on Apr 20, 2006 and receipt of the transmission was confirmed on:

4681639 +EDI: CAPITALONE.COM Apr 20 2006 19:49:00 Capital One Bank, Acct No 4388-6417-7166-2553,  
4851 Cox Rd, Glen Allen, VA 23060-6293  
4681642 +EDI: DISCOVER.COM Apr 20 2006 19:49:00 Discover, Acct No 601100716004,  
Bankruptcy Department, P.O. Box 8003, Hilliard, OH 43026-8003  
4681645 +EDI: IRS.COM Apr 20 2006 19:49:00 Internal Revenue Service, Insolvency Unit,  
310 W. Wisconsin Ave., RM: M-123, Milwaukee, WI 53203-2213

TOTAL: 3

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

First Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 22, 2006

Signature:

